

Information to identify the case:

Debtor 1	<u>Andre Morainvil</u>	Social Security number or ITIN	xxx-xx-4055
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-25427-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andre Morainvil

10/31/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andre Morainvil
Debtor

Case No. 17-25427-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 31, 2022

User: admin
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db	+ Andre Morainvil, 12 Bendix Lane, Willingboro, NJ 08046-1614
cr	+ THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan&Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516973967	Ditech, PO Box 7169, Pasadena, CA 91109-7169

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 31 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516973964	EDI: BANKAMER.COM	Nov 01 2022 00:33:00	Bank of America, PO Box 15019, Wilmington, DE 19886
516973968	EDI: CITICORP.COM	Nov 01 2022 00:38:00	Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500
516973965	+ EDI: CAPITALONE.COM	Nov 01 2022 00:38:00	Capital One, P. O. Box 71083, Charlotte, NC 28272-1083
517039545	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:55:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516973966	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2022 20:55:44	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
516973970	Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2022 20:43:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
517124349	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:56	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516973971	EDI: RMSC.COM	Nov 01 2022 00:33:00	Meineke & Macco's/Synchrony Car Care, P.O. Box 965033, Orlando, FL 32896-5033
517101119	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517182344	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517126032	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:46	Pinnacle Credit Services, LLC its successors and,

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assigns as assignee of Cellco, Partnership d/b/a
Verizon Wireless, Resurgent Capital Services, PO
Box 10587, Greenville, SC 29603-0587

517129676	EDI: Q3G.COM	Nov 01 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516973972	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
517136697	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 31 2022 20:43:00	THE BANK OF NEW YORK MELLON, et al., assignees and/or successors in interest, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
516973973	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 31 2022 20:43:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
519271951	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 31 2022 20:43:00	The Bank of New York Mellon f/k/a The Bank of New, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
517127423	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 31 2022 20:43:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516973974	EDI: RMSC.COM	Nov 01 2022 00:33:00	Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516973969	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Angela Catherine Pattison	

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on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-13 apattison@hillwallack.com, apattison@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth K. Holdren

on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-13
eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com

Elizabeth K. Holdren

on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-13, through Carrington Mortgage Servicing, LLC, service eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com

Kevin C. Fayette

on behalf of Debtor Andre Morainvil kfayette@kevinfayette.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren S. Jones, Jr.

on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-13 email@warrensjones.com, r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 10